

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michelle A. Merella**  
Debtor(s)

Bankruptcy Case No.: 19-23519-GLT  
Related to Docket No. 47  
Chapter: 13  
Docket No.: 49 – 47  
Concil. Conf.: January 21, 2021 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 2, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 17, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

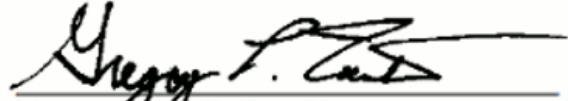
On **January 21, 2021 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 17, 2020

cm: All Creditors and Parties In Interest



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michelle A. Merella  
 Debtor

Case No. 19-23519-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db  
 15134885 +Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298  
 Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543  
 15139354 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, PO Box 62180,  
 Colorado Springs, CO 80962-2180)  
 15118355 +Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271  
 15118356 PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 15158553 +PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101-4982  
 15134892 +ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156  
 15134893 +Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001  
 15148210 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123  
 15148206 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123  
 15118358 +Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109,  
 Greensburg, PA 15601-2341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 18 2020 04:53:13  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15134881 +E-mail/Text: CBCSMail@CBCSNational.com Sep 18 2020 04:48:50 CBCS, 520 E. Main Street,  
 Carnegie, PA 15106-2051  
 15134882 +E-mail/Text: CBCSMail@CBCSNational.com Sep 18 2020 04:48:50 CBCS, 250 East Town Street,  
 Columbus, OH 43215-4631  
 15134883 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 18 2020 04:48:55 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 15134884 +E-mail/Text: ccusa@ccuhome.com Sep 18 2020 04:39:12 Credit Collection Services,  
 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209  
 15145903 E-mail/Text: G06041@att.com Sep 18 2020 04:49:09 Directv, LLC,  
 by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 15134887 +E-mail/Text: LTDBankruptcy@ltdcommodities.com Sep 18 2020 04:49:25 LTD Commodities LLC,  
 200 Tri State International, Lincolnshire, IL 60069-4407  
 15134888 +E-mail/PDF: resurgentbknofifications@resurgent.com Sep 18 2020 04:53:40 LVNV Funding LLC,  
 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485  
 15135541 E-mail/PDF: resurgentbknofifications@resurgent.com Sep 18 2020 04:53:16 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15149289 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 18 2020 04:48:49 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 15134889 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 18 2020 04:48:49 Midland Funding LLC,  
 2365 Northside Drive Suite 300, San Diego, CA 92108-2709  
 15134890 +E-mail/Text: mawccollection@mawc.org Sep 18 2020 04:49:03  
 Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404  
 15156376 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 18 2020 04:53:12  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 15119387 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2020 04:53:27 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15151178 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 18 2020 04:53:43 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15127760 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 18 2020 04:48:54 West Penn Power,  
 5001 NASA Blvd, Fairmont WV 26554-8248  
 15118357 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 18 2020 04:48:55 West Penn Power Company,  
 76 South Main Street, Akron, OH 44308-1817

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 15134886\* PNC BANK NATIONAL ASSOCIATION  
 +Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271  
 15134891\* PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 15156513\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
 15134894\* +West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817  
 15134895\* +Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109,  
 Greensburg, PA 15601-2341

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dbas  
Form ID: 213

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Sep 17, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com  
Karina Velter on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com  
Kenneth Steidl on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5